

## Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): <b>Ro, Byung Moon</b>						Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Ro, Hye Sook</b>																							
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):																							
Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all) <b>xxx-xx-0339</b>						Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all) <b>xxx-xx-6313</b>																							
Street Address of Debtor (No. & Street, City, and State): <b>565 Bernard Dr. Buffalo Grove, IL</b> <div>ZIP Code <b>60089</b></div>						Street Address of Joint Debtor (No. & Street, City, and State): <b>565 Bernard Dr. Buffalo Grove, IL</b> <div>ZIP Code <b>60089</b></div>																							
County of Residence or of the Principal Place of Business: <b>Lake</b>						County of Residence or of the Principal Place of Business: <b>Lake</b>																							
Mailing Address of Debtor (if different from street address): <div>ZIP Code</div>						Mailing Address of Joint Debtor (if different from street address): <div>ZIP Code</div>																							
Location of Principal Assets of Business Debtor (if different from street address above):																													
<b>Type of Debtor</b> (Form of Organization) (Check one box)				<b>Nature of Business</b> (Check all applicable boxes.)				<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)																					
<input checked="" type="checkbox"/> Individual (includes Joint Debtors)				<input type="checkbox"/> Health Care Business				<input type="checkbox"/> Chapter 7																					
<input type="checkbox"/> Corporation (includes LLC and LLP)				<input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)				<input type="checkbox"/> Chapter 11																					
<input type="checkbox"/> Partnership				<input type="checkbox"/> Railroad				<input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding																					
<input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and provide the information requested below.) State type of entity:				<input type="checkbox"/> Stockbroker				<input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding																					
				<input type="checkbox"/> Commodity Broker				<input checked="" type="checkbox"/> Chapter 13																					
				<input type="checkbox"/> Clearing Bank				<b>Nature of Debts</b> (Check one box)																					
				<input type="checkbox"/> Nonprofit Organization qualified under 26 U.S.C. § 501(c)(3)				<input checked="" type="checkbox"/> Consumer/Non-Business																					
								<input type="checkbox"/> Business																					
<b>Filing Fee</b> (Check one box)						<b>Chapter 11 Debtors</b>																							
<input checked="" type="checkbox"/> Full Filing Fee attached						Check one box:																							
<input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.						<input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).																							
<input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.						<input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).																							
<b>Statistical/Administrative Information</b>																													
<input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.										THIS SPACE IS FOR COURT USE ONLY																			
<input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																													
Estimated Number of Creditors																													
<table><tr><td>1-49</td><td>50-99</td><td>100-199</td><td>200-999</td><td>1000-5,000</td><td>5001-10,000</td><td>10,001-25,000</td><td>25,001-50,000</td><td>50,001-100,000</td><td>OVER 100,000</td></tr><tr><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr></table>												1-49	50-99	100-199	200-999	1000-5,000	5001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Ro, Byung Moon****Ro, Hye Sook****Prior Bankruptcy Case Filed Within Last 8 Years** (If more than one, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

Case Number:

Date Filed:

**- None -**

District:

Relationship:

Judge:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

I further certify that I delivered to the debtor the notice required by §342(b) of the Bankruptcy Code.

**X /s/ Joel A. Schechter****April 20, 2006**

Signature of Attorney for Debtor(s)

Date

**Joel A. Schechter 03122099****Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No

**Certification Concerning Debt Counseling by Individual/Joint Debtor(s)**

☒ I/we have received approved budget and credit counseling during the 180-day period preceding the filing of this petition.

☐ I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances. (Must attach certification describing.)

**Information Regarding the Debtor (Check the Applicable Boxes)****Venue** (Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Statement by a Debtor Who Resides as a Tenant of Residential Property**

Check all applicable boxes.

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)

\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Ro, Byung Moon****Ro, Hye Sook****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by §342(b) of the Bankruptcy Code.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Byung Moon Ro**Signature of Debtor **Byung Moon Ro****X /s/ Hye Sook Ro**Signature of Joint Debtor **Hye Sook Ro**

Telephone Number (If not represented by attorney)

**April 20, 2006**

Date

**Signature of Attorney****X /s/ Joel A. Schechter**

Signature of Attorney for Debtor(s)

**Joel A. Schechter 03122099**

Printed Name of Attorney for Debtor(s)

**LAW OFFICES OF JOEL A. SCHECHTER**

Firm Name

**53 W. Jackson Blvd.****Suite 1025****Chicago, IL 60604**

Address

**Email: joelschechter@covad.net****(312)332-0267 Fax: (312)939-4714**

Telephone Number

**April 20, 2006**

Date

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by §1515 of title 11 are attached.

☐ Pursuant to §1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

AT&T Cardmember Services  
P.O. Box 44167  
Jacksonville, FL 32231-4167

Audi Financial Services  
P.O. Box 0549  
Carol Stream, IL 60132

Bank of America Visa  
P.O. Box 1758  
Newark, NJ 07101-1758

Bank of America Visa  
P.O. Box 1390  
Norfolk, VA 23501-1390

Chase  
P.O. Box 15298  
Wilmington, DE 19850-5298

Chase  
3415 Vision Dr.  
Mail Code 0H4-7168  
Columbus, OH 43219

Chase  
P.O. Box 15153  
Wilmington, DE 19886-5153

Chase  
P.O. Box 26061  
Baton Rouge, LA 70826

Frances Michael  
4868 W. Dempster St.  
Skokie, IL 60077

Great Bank  
234 South Randall Road  
Algonquin, IL 60102

Harris Bank Barrington  
P.O. Box 6201  
Carol Stream, IL 60197

Jeong Kyun Ro  
8216 Niles Center Road  
Apt. 1B  
Skokie, IL 60077

Maeng Keun Kim  
c/o Brian E. Hosticka  
134 N. LaSalle St., Suite 1610  
Chicago, IL 60602

Michael F. Sheahan  
Cook County Sheriff-Judicial Sales  
Richard J. Daley Center  
Chicago, IL 60602

O & R Corporation  
5846 W. Dempster St.  
Morton Grove, IL

Seong Kyun Ro  
780 Weidner  
Unit 205  
Buffalo Grove, IL 60089

US Bank Nat'l Association ND  
P.O. Box 790408  
Saint Louis, MO 63179-0408

World Savings Bank  
Attn: Loan Service Research Dept  
P.O. Box 659558  
San Antonio, TX 78265-9558